

TRANSMITTAL OF FORMAL DRAWINGS

Docket No.
99-030In Re Application Of: **PACKES, JR., et al.**36871
8/20/02
#14

Serial No.	Filing Date	Confirmation No.	Examiner	Art Unit
09/409,041	September 29, 1999	N/A	Michael A. Cuff	2167

Invention: **SYSTEMS AND METHODS TO PROVIDE A PRODUCT TO A CUSTOMER BEFORE A FINAL TRANSACTION TERM VALUE IS ESTABLISHED**Address to:
Assistant Commissioner for Patents
Washington, D.C. 20231

Transmitted herewith are:

11 sheets of formal drawing(s) for this application.

☒ Each sheet of drawing indicates the identifying indicia suggested in 37 CFR Section 1.84(c).RECEIVED
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Signature

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Dated: July 31, 2002

I certify that this document and attached formal drawings
are being deposited on August 1, 2002 with the
U.S. Postal Service as first class mail under 37 C.F.R. 1.8
and addressed to the Assistant Commissioner for Patents,
Washington, D.C. 20231

Signature of Person Mailing Correspondence

Veronika S. Leliever

Typed or Printed Name of Person Mailing Correspondence

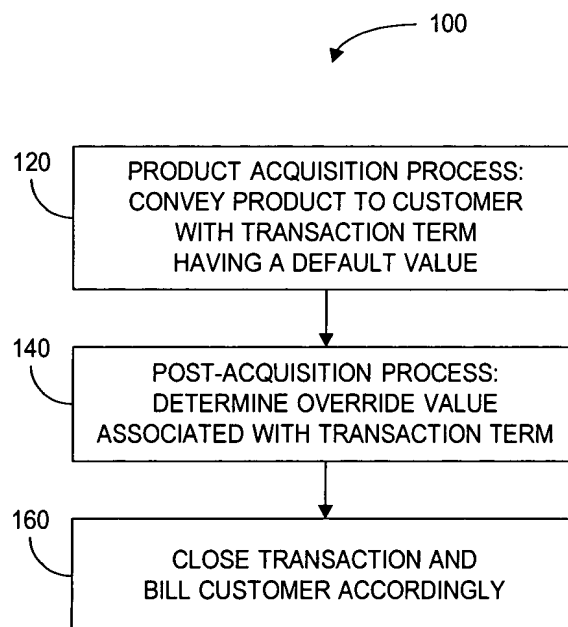


FIG. 1A



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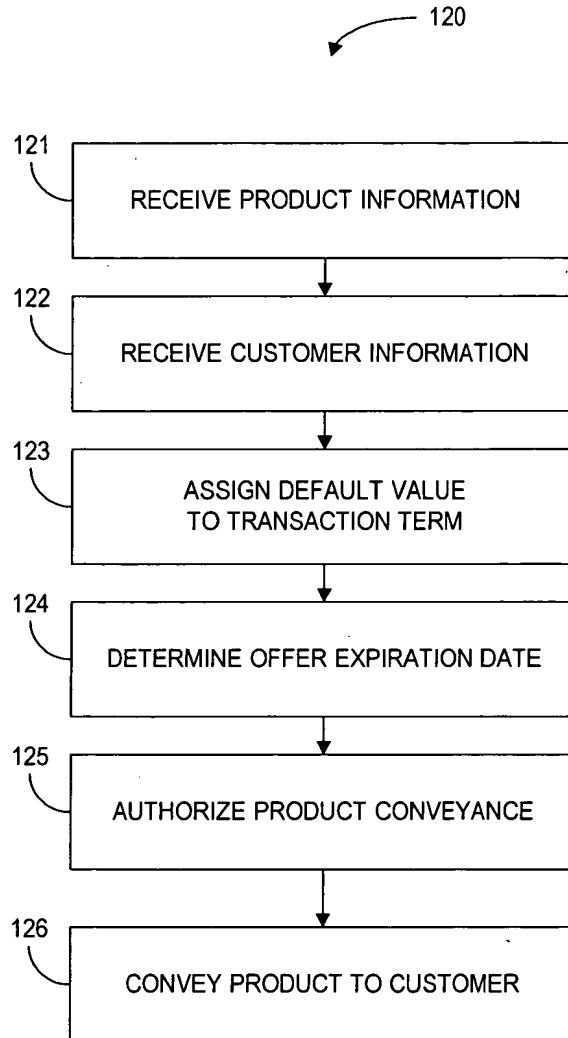


FIG. 1B



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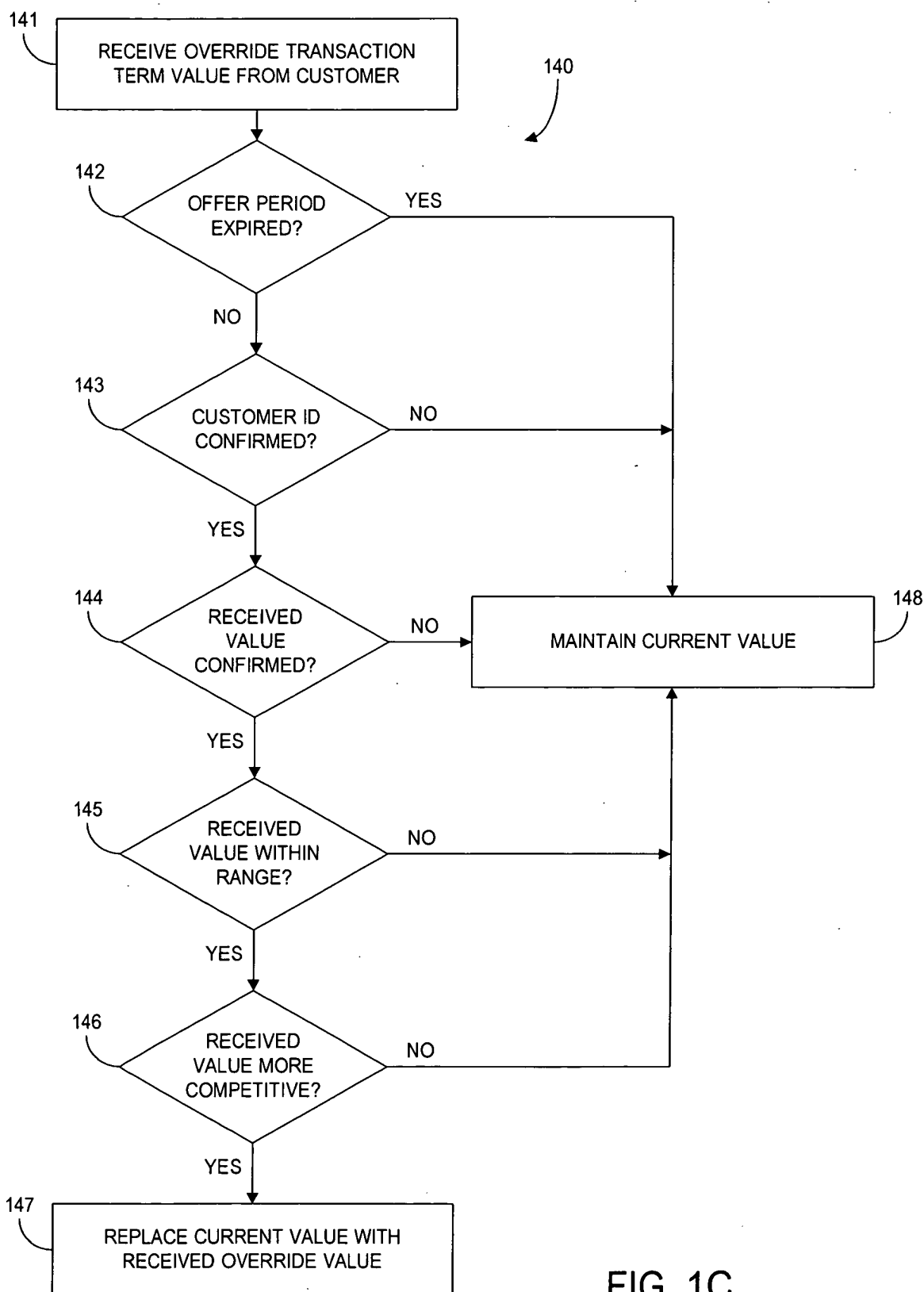


FIG. 1C



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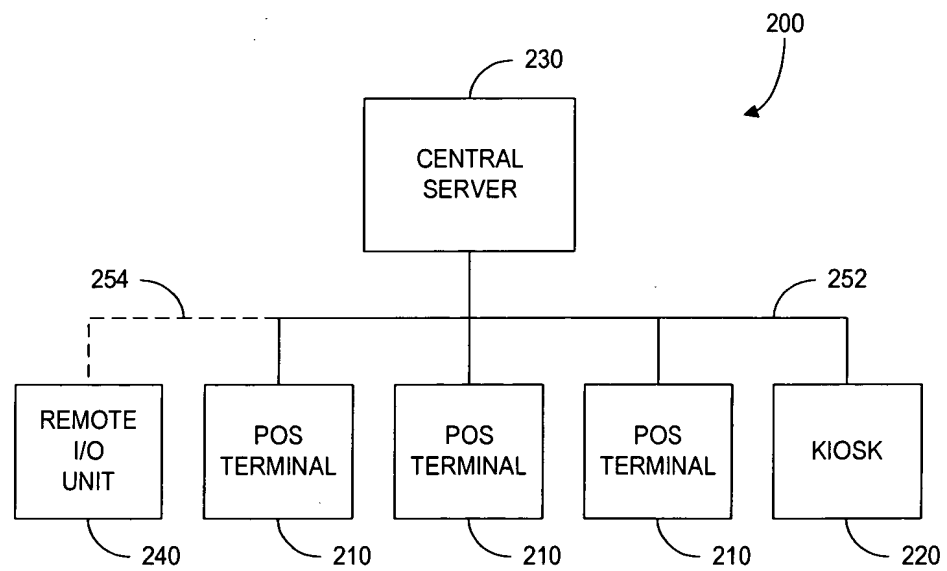


FIG. 2A



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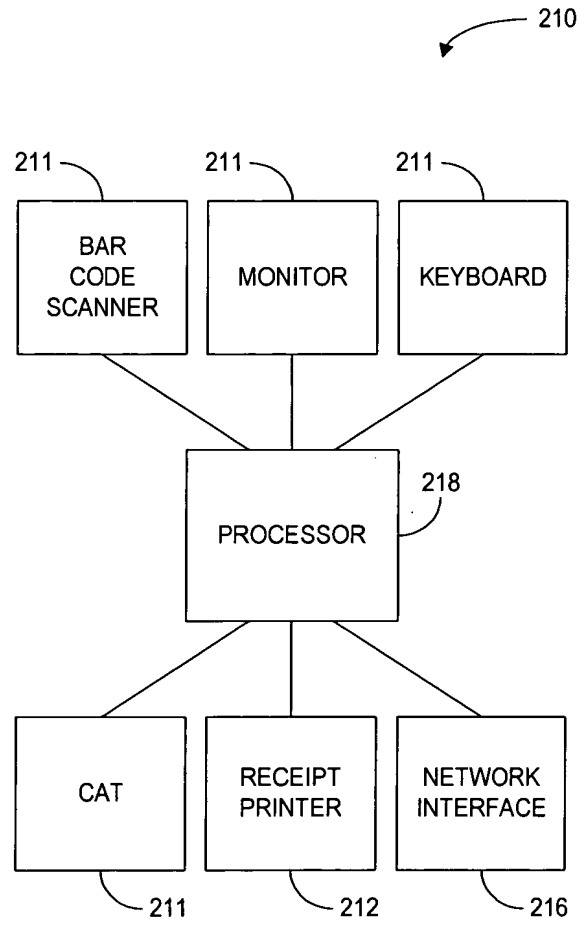


FIG. 2B



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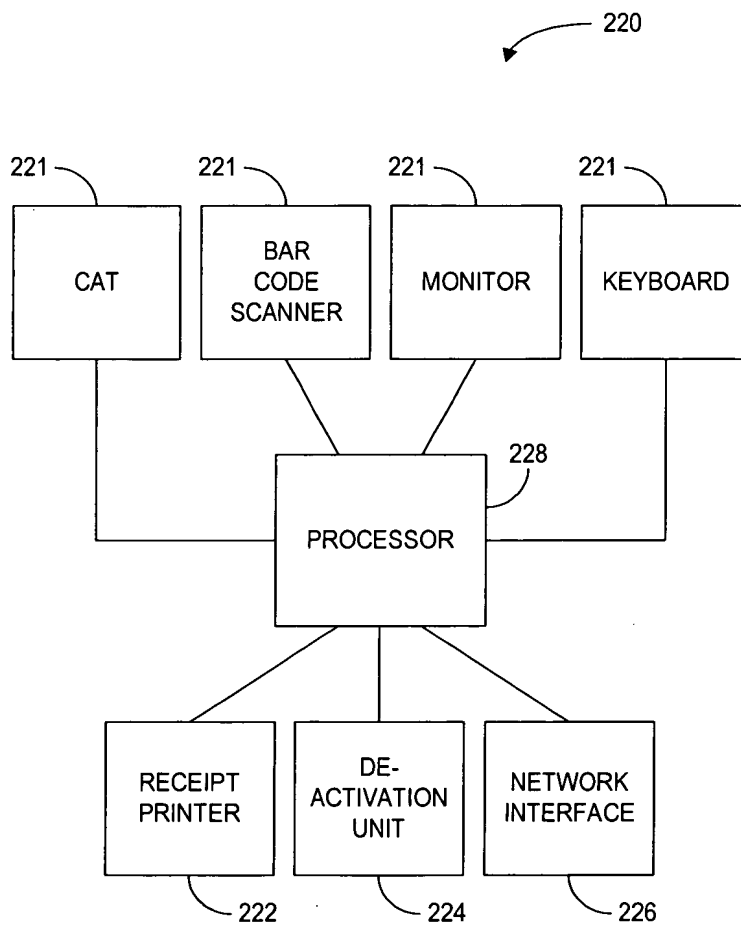


FIG. 2C



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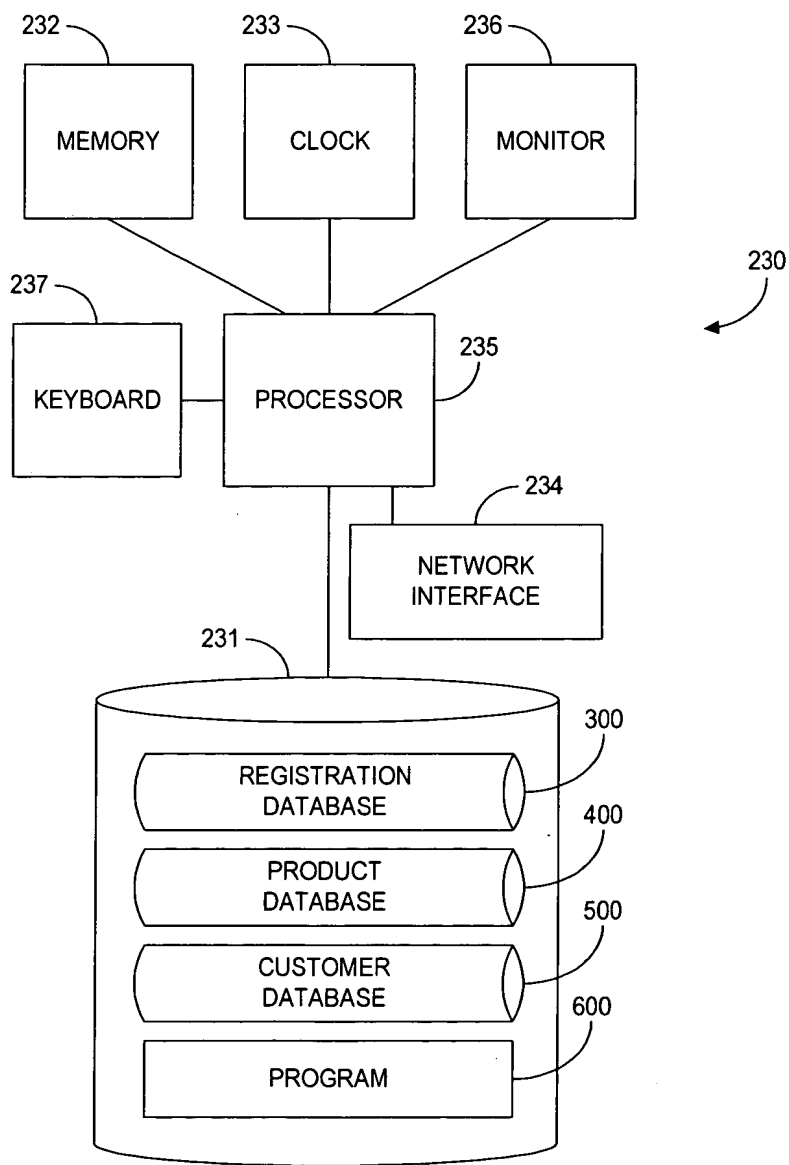


FIG. 2D



300 →

316

REGISTRATION IDENTIFIER	CUSTOMER IDENTIFIER	PAYMENT IDENTIFIER	PRODUCT IDENTIFIER	REGISTRATION TIME/DATE	WARRANTY DURATION		SALE PRICE		INTEREST RATE		OFFER EXPIRATION DATE
					DEFAULT	CURRENT	DEFAULT	CURRENT	DEFAULT	CURRENT	
311	312	313	314	315	316A	316B	316A	316B	316A	316B	317
AB-111	123-45-6789	1111-2222-3333-4444	112216	02/26/02 09:31	30 DAYS	30 DAYS	\$799.95	\$789.95	14%	14%	3/26/02
AB-112	234-56-7890	2222-3333-4444-5555	113211	02/26/02 21:24	0 DAYS	0 DAYS	\$19.95	\$19.95	14%	12%	2/26/03
AB-113	987-65-4321	3333-4444-5555-6666	122154	02/26/02 13:49	30 DAYS	60 DAYS	\$279.95	\$279.95	16%	16%	12/31/02
AB-114	111-22-3333	4444-5555-6666-7777	122157	02/27/02 14:02	N/A	N/A	\$1,750.00	\$1,595.00	N/A	N/A	3/27/02
AB-115	567-89-0123	5555-6666-7777-8888	122159	02/26/02 15:45	3 YEARS	1 YEAR	\$89.95	\$79.95	14%	14%	3/26/02 15:54

310 →

FIG. 3

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400

410

PRODUCT IDENTIFIER 411	PRODUCT DESCRIPTOR 412	DEFAULT WARRANTY DURATION 413	DEFAULT SALE PRICE 414	DEFAULT INTEREST RATE 415
122164	SONY TELEVISION MODEL XXX	30 DAYS	\$799.99	14%
122165	MAGNAVOX VCR MODEL YYY	60 DAYS	\$299.99	14%
122166	TOSHIBA STEREO MODEL ZZZ	0 DAYS	\$299.99	14%
122167	PANASONIC CD PLAYER MODEL AAA	30 DAYS	\$299.99	0%
122168	SONY TELEVISION MODEL BBB	N/A	\$299.99	N/A

FIG. 4



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500

510

CUSTOMER IDENTIFIER <u>511</u>	CONTACT INFORMATION <u>512</u>	PAYMENT IDENTIFIER <u>513</u>
AB-111	111 W.222 ST. ANYTOWN, USA	1111-2222- 3333-4444
AB-112	222 E. 333 ST. LONDON, UK	1111-0000- 1111-0000
AB-113	333 N. 444 ST. TOKYO, JAPAN	1234-5678- 9012-3456
AB-114	444 S. 555 ST. SAN JOSE, CA	1234-1234- 1234-1234

FIG. 5



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600

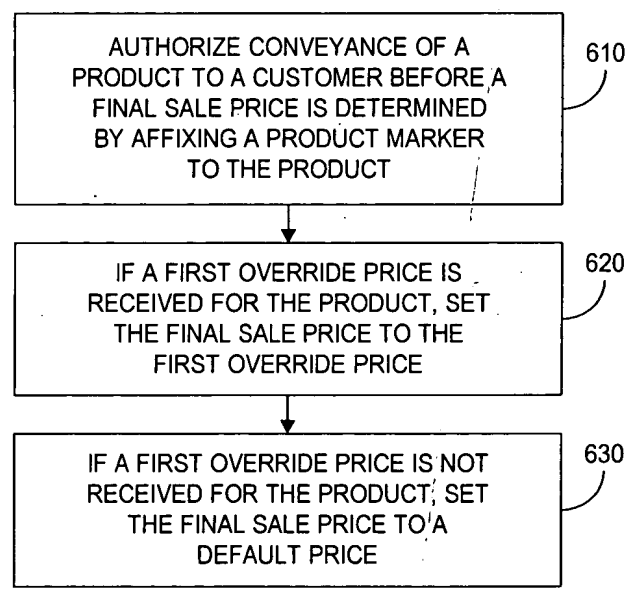


FIG. 6